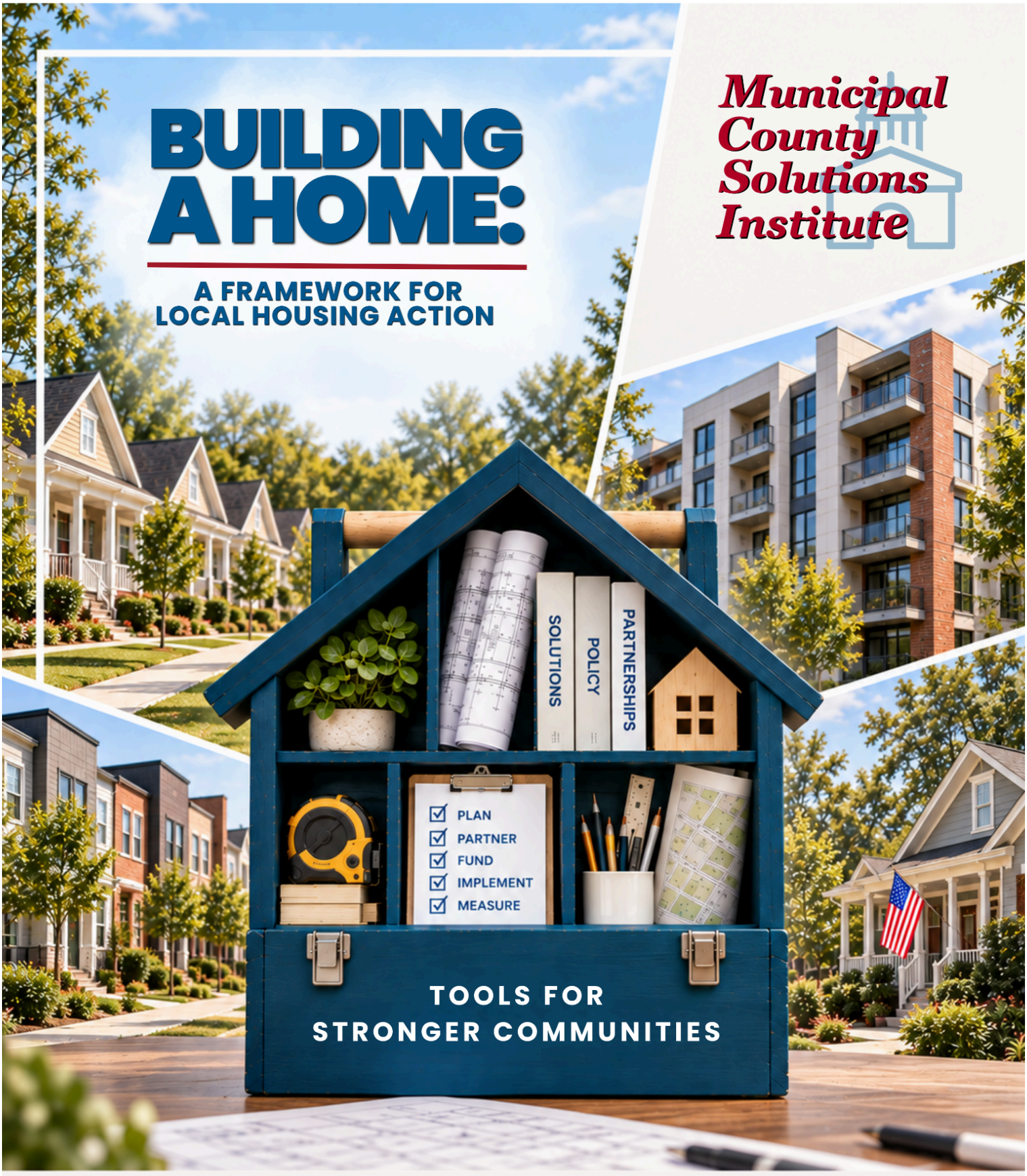
BUILDING A HOME:

A FRAMEWORK FOR LOCAL HOUSING ACTION

Municipal County Solutions Institute



Made possible by the support of

National Apartment Association (NAA)

National Association of Home Builders (NAHB)

A MESSAGE FROM THE AUTHOR

Dear Community Leader,

I cannot tell you how many times I have heard a local official say, "I wish I had a staff member who could focus on this," or, "If we could just slow down long enough to figure out what is already out there." Consider this toolkit an attempt to do some of that work for you.

For the past three years, I have had the opportunity to work directly under a mayor and see the challenges of local government from the inside, while also working with statewide advocacy groups and gaining exposure to the federal policy landscape. I will be the first to tell you: I do not have all the answers and I certainly did not create them. But I have had the opportunity to ask a lot of questions. From conferences and policy reports to email newsletters, news stories, X threads, and conversations with housing experts, I started documenting ideas that were working somewhere in America and asking a simple question: Could this work in another community?

I am a policy nerd so I can happily get into the weeds, but I also know your time is valuable. Additionally, I believe in a little girl math. Mayors, as it turns out, have their own version. For example, if a $.2 million infrastructure investment unlocks 200 homes, what did we really spend? If changing a process costs nothing but saves a developer six months, what did we just make possible? Throughout this toolkit, I have tried to do a little of that "mayor math" for you, but I have a feeling it is all "community leader reasoning."

The result is not a prescription for solving the housing crisis. It is an effort to save local leaders' time. I have cut to the chase on tools with potential, examples of communities already trying them, questions to help determine where to start, ways to talk about the work, and a practical timeline for moving from discussion to action.

Think of this toolkit as an extra housing policy advisor on your team... without the salary, onboarding, or stress of taking resources from another equally important department or project. We know that every community is facing the housing crisis, but not all have the same resources to leverage to tackle this major challenge.

Our hope is simply that somewhere in these pages you find one idea worth trying, one example worth calling about, or one conversation worth starting. You know your community. I did some of the homework. Now, let's build.

Your MCSI Solutions Manager,
Payton

Municipal County Solutions Institute

The Municipal & County Solutions Institute is built to create and increase a national awareness that educates policymakers and community leaders alike of the positive impacts of business and commerce to create strong communities that encourage economic opportunity & mobility, enhanced public safety, and the strongest possible quality of life.

TABLE OF CONTENTS

1. **STAFFER'S NOTE** 2
2. **INTRODUCTION:** WHY LOCAL LEADERS CANNOT WAIT 4
3. **UNDERSTANDING THE BLUEPRINT:** HOUSING TERMINOLOGY 5
4. **IDENTIFYING THE LAND:** PREPARING THE COMMUNITY FOR ACTION 9
5. **LAYING THE FOUNDATION:** MODERNIZING THE RULES 13
6. **FRAMING THE HOME:** INVESTING IN HOUSING SOLUTIONS 20
7. **SHOPPING FOR UTILITIES & INTERIOR:** BUILDING PARTNERSHIPS 26
8. **CONCLUSION:** BUILD THE HOUSE THAT FITS YOUR COMMUNITY 29
9. **ADDENDUMS**
    a. I: WHERE TO START EXERCISE 30
    b. II: MESSAGING FRAMEWORK 32
10. **REFERENCE LIST** 36

I. INTRODUCTION: WHY LOCAL LEADERS CANNOT WAIT

For local leaders, America's housing challenge isn't an abstract national statistic. It is a teacher commuting an hour to work, a police officer unable to buy a home in the community he protects, a young family delaying homeownership, and an employer struggling to recruit workers.

Nationally, the numbers confirm what communities are experiencing on the ground. Freddie Mac estimates the United States was approximately 3.7 million homes short of demand in 2024, while the National Low Income Housing Coalition estimates a shortage of 7.1 million affordable and available rental homes for extremely low-income households.

However, a national shortage does not mean every community has the same problem. A growing city may need more doors. A rural county may have land but lack infrastructure capacity. A coastal community may have housing, but little its workforce can afford due to tourism. Another community may need to preserve the housing it already has but not have the capital to do so.

There is no single housing crisis with one housing solution.

Local leaders can't control mortgage rates, federal tax policy, or national construction costs. But they do influence many conditions that determine whether housing can succeed locally: zoning, permitting, infrastructure, public land, local investment, and the partnerships needed to get projects done.

Washington may influence the mortgage. The state may write the rules of the road. But the home still must be built somewhere.

That proximity gives local leaders an advantage. They can see whether the roadblock is a zoning rule, a nine-month permit, a missing sewer line, a financing gap, or simply the need to get the right people around the same table.

That is the purpose of *Building the Home: A Framework for Local Housing Action*. It is not a prescription or a checklist. It is a toolbox or a menu of practical options communities can adapt to their own needs.

The framework follows the basic process of building a home: prepare the land by understanding the market and local barriers; lay the foundation by examining the rules shaping development; frame the home by identifying investments that can make housing possible; and add the utilities and interior by bringing in employers, schools, financial institutions, faith communities, developers, and other partners.

The result will look different in every community. That is the point.

There is no silver bullet for America's housing challenge, and the absence of one should not become an excuse to wait for one. Understand the problem, consider the options, and determine what fits your community.

II. THE BLUEPRINT: SPEAKING THE SAME HOUSING LANGUAGE



Before choosing the right housing tools, everyone needs to speak the same language, especially when similar terms can mean very different things in practice. This section pairs standard definitions with "In Community Leader's Terms," so local leaders can understand who and what they are actually talking about.

A. Affordable Housing

- The Legal / Standard Definition: HUD generally considers housing affordable when a household spends no more than 30% of its income on housing costs, including reasonable utility costs. Households paying more than 30% are generally considered cost-burdened, while those paying more than 50% are commonly described as severely cost-burdened. An important distinction, "affordable housing" is not synonymous with "government housing." A market-rate home can be affordable to a particular household if its housing costs fit within that household's budget.
- In Community Leader's Terms: Think of affordability as a household budget, not a building type. If a household earns $4,000 a month before taxes, the traditional 30% benchmark puts its housing budget around $1,200 a month, including rent or mortgage and applicable utilities. Once housing starts eating substantially more of the paycheck, something else has to give: groceries, childcare, healthcare, transportation, savings, or eventually the ability to stay in the community. That is why a housing problem can exist even when homes are technically available. The question is whether the people who live and work in the community can actually afford the housing in their neighborhood.

B. Workforce Housing

- The Legal / Standard Definition: There is currently no single federal statutory or regulatory definition of "workforce housing." Congressional Research Service describes the term as generally referring either to housing for middle-income households or housing intended for workers in particular occupations, such as teachers or first responders. Recent Congressional proposals have used 80% to 120% of area median family income as a working definition of middle-income households, but local workforce-housing programs may use different income ranges

depending on local wages and housing costs.

- In Community Leader's Terms: This is the "I have a good job, so why can't I afford to live here?" category. Think teachers, police officers, firefighters, nurses, city employees, hospitality workers, manufacturing employees, and other people a community depends on every day. The important thing to note is that workforce housing should be defined locally. A salary that comfortably buys a home in one county may not cover rent in another. For a mayor, the test is less about a magic federal income number and more about whether the people filling essential jobs can reasonably live within the community they serve.

C. Attainable Housing

- The Legal / Standard Definition: "Attainable housing" is not a federally defined housing program or regulated income category. It is a market-oriented term commonly used to describe unsubsidized housing priced within reach of moderate- and middle-income households, often approximately 80% to 120% of AMI. Urban Land Institute research has used the term particularly in connection with smaller, more modest homes that can serve buyers and renters who are not eligible for traditional affordable-housing assistance but cannot comfortably afford much of the new market-rate housing being produced.
- In Community Leader's Terms: If affordable housing is often associated with a formal subsidy or income restriction, attainable housing is about getting the normal market to produce something a middle-income household can actually reach. It might be a smaller starter home, townhouse, cottage, condo, or modest apartment rather than the biggest house the zoning code allows. Think of the young professional earning a solid salary who is doing everything "right" but still can't find a first home anywhere close to what their paycheck supports. Attainable housing is the rung of the ladder between subsidized housing and the increasingly expensive top end of the market.

D. Area Median Income (AMI)

- The Legal / Standard Definition: In general usage, Area Median Income means the income level at the midpoint of a geographic area's income distribution where half of households earn more and half earn less. In federal housing programs, however, the terminology is a little more technical: HUD calculates Median Family Income (MFI) for metropolitan areas and nonmetropolitan counties and uses those estimates, adjusted for household size, to establish income limits for housing programs. Housing practitioners commonly refer to those HUD income limits as percentages of "AMI."
- In Community Leader's Terms: AMI is basically the local measuring stick for housing programs. One hundred percent AMI represents the middle

of the local income spectrum, while 80%, 60%, 50%, or 30% AMI identify progressively lower-income households. That matters because $70,000 does not mean the same thing everywhere. In a lower-cost rural county, it may put a household comfortably above the local median. In a high-cost metro, that same salary may still leave a family struggling with rent. AMI keeps housing programs tied to the economics of the actual community rather than using one national salary benchmark for everyone.

E. Missing Middle

- The Legal / Standard Definition: "Missing middle housing" is primarily a housing-type and land-use term, popularized by architect Daniel Parolek, referring to neighborhood-scale multi-unit housing that falls between detached single-family houses and larger apartment buildings. Common forms include duplexes, triplexes, fourplexes, townhouses, cottage courts, courtyard apartments, and other small multifamily buildings that can fit within the physical scale of traditional residential neighborhoods. HUD has similarly used the term to describe these intermediate housing types.
- In Community Leader's Terms: Picture the housing types many older neighborhoods already have but newer zoning often stopped allowing: a duplex that looks like a big house, four cottages around a courtyard, a row of townhomes, or a small four-unit building instead of a 200-unit apartment complex. The "middle" refers first to the shape and scale of the housing, not automatically the resident's income. These homes can also help create middle price points because several households share the cost of the land. That is why missing-middle housing often becomes part of the attainable or workforce-housing conversation, but the two terms are not technically interchangeable.

F. Affordable-by-Design

- The Legal / Standard Definition: "Affordable-by-design" is not a formal federal housing designation. It describes housing whose price is reduced through the physical and development choices that determine how much it costs to build - such as smaller unit sizes, smaller lots, efficient floor plans, standardized designs, shared walls, simpler materials, or greater numbers of homes on the same parcel - rather than primarily through an ongoing public subsidy. HUD research has repeatedly identified smaller homes, efficient design, standardized construction, and reduced land consumption as strategies that can lower housing-production costs.
- In Community Leader's Terms: Sometimes the easiest way to make a $600,000 house cheaper is not to figure out how to subsidize the $600,000 house; it is to stop requiring every new home to be a $600,000 house in the first place. A 1,300-square-foot townhouse on a smaller lot

naturally costs less to produce than a 3,000-square-foot detached home on a large lot with a two-car garage. Affordable-by-design is basically housing portion control: keep the quality and safety, but reduce the amount of land, square footage, parking, or expensive design features every household is required to buy.

G. Low-Income Housing Tax Credit (LIHTC)

- The Legal / Standard Definition: The Low-Income Housing Tax Credit, created by the Tax Reform Act of 1986 and governed primarily by Section 42 of the Internal Revenue Code, is the country's principal federal incentive for financing affordable rental housing. States allocate federal tax credits to qualifying developments, and developers typically sell those credits to investors to raise equity for acquisition, rehabilitation, or new construction. Projects must satisfy federal rent and income restrictions. Depending on the election used, qualifying projects may reserve units for households at 50% or 60% of area median gross income, or use the "average income" option in which designated unit limits can range from 20% to 80%, provided the required project-wide average does not exceed 60%.
- In Community Leader's Terms: LIHTC is basically the big financing engine behind affordable apartment construction in America. The federal government gives states tax credits; states award those credits to qualifying developments; investors buy the credits; and that investor money becomes part of the cash needed to build the apartments. A mayor does not personally hand out the federal tax credit, but the local government can make its projects much more competitive by contributing land, infrastructure, fee relief, HOME dollars, local gap financing, or other support. Think of LIHTC like a very complicated layer cake: the tax credit is usually the biggest layer, but the project still may not work until the city helps fill one of the smaller gaps with icing or glue.

H. Accessory Dwelling Unit (ADU)

- The Legal / Standard Definition: An Accessory Dwelling Unit is a smaller, independent residential unit located on the same property as a primary dwelling. HUD describes ADUs as separate habitable living units that can be created within, attached to, or detached from the primary home and generally contain their own living, sleeping, kitchen, and bathroom facilities. Common forms include basement or garage conversions, attached additions, apartments over garages, and detached backyard cottages.
- In Community Leader's Terms: An ADU is basically one extra home tucked onto a lot that already has a home. It might be a backyard cottage for a grandparent, a garage apartment rented to a teacher, a basement unit for an adult child, or a small rental that helps the homeowner pay the mortgage. The appeal for local leaders is that

ADUs add housing a little at a time without assembling new land or dramatically changing the look of an existing neighborhood. One ADU will not solve a city's housing shortage, but hundreds of homeowners each adding one unit can create meaningful new inventory with very little public investment.

III. THE LAND: PREPARING THE COMMUNITY FOR HOUSING ACTION



These generally no cost or no vote actions help communities understand their housing challenge before spending money or rewriting the rules. Bring the right people together, establish the facts, identify existing assets, and fix internal friction so larger decisions start from the right place.

1. Housing Stakeholder Roundtables & Coalitions

Housing is influenced by far more than the planning department. Builders know where projects are getting stuck, employers know when workers can't afford to live nearby, lenders understand financing gaps, nonprofits see displacement firsthand, and neighborhood leaders know what residents will support. A recurring housing roundtable gives those groups a place to compare notes before problems become policy fights. The goal is not another ceremonial task force. It is to create a working feedback table where local leaders can identify barriers, test ideas, assign responsibility, and build enough shared ownership that housing becomes a community problem to solve rather than simply a city hall problem.

- **Nashville, TN** provides a strong model. The former Nashville Mayor John Cooper convened an Affordable Housing Task Force of more than 20 housing, development, nonprofit, finance, and community experts to examine policy, financing, access, and land-use barriers. Within five months, the group produced nine priority recommendations for the city. By the following year, Nashville reported that it was actively implementing five of the nine recommendations, including expanded housing investment, a dedicated housing division, preservation tools, and new financing strategies. The lesson is straightforward: the mayor did not need to personally know every housing answer. He needed to get the people who understood different pieces of the problem around the same table and turn their recommendations into assignments.

2. Housing Needs Assessments & Data Dashboards

Housing debates get difficult when everyone walks into the room with a different version of the problem. A housing needs assessment or public dashboard creates one shared set of numbers: what housing exists, what it costs, which income levels are falling behind, and where the largest gaps remain. Think of it as the community's housing scorecard. Before a mayor starts choosing solutions, the city needs to know whether it is short on starter

homes, affordable rentals, workforce housing, senior housing, or all of the above. Good data moves the conversation from "housing feels expensive" to "here is the exact gap we need to solve."

- **Des Moines and Polk County, IA** use a Regional Affordable Housing Dashboard to give local governments a shared picture of housing conditions across the metropolitan area. The dashboard tracks affordable developments, housing costs, rents, vacancy information, AMI levels, and projected growth while giving individual communities benchmarks against which to evaluate their own housing production. Rather than asking every municipality in the region to diagnose the housing market independently, regional leaders can begin with the same information and identify where production or preservation is falling behind. Before deciding what medicine to prescribe, Des Moines and Polk County made sure everyone was looking at the same X-ray.

3. Public Education & Pro-Housing Communications

Housing initiatives frequently stall because residents either do not understand what a proposed change means or do not understand why it benefits them. Local leaders can pair plain-language education about AMI, housing supply, ADUs, density, and missing-middle housing with localized storytelling about teachers, first responders, employers, young families, seniors, and longtime residents. Effective communication should answer both questions residents naturally ask: "What are you proposing?" and "Why should I care?" A duplex looks very different when described as "increased density" than when residents can see that what looks like a large house can provide housing for two local families.

- **Decatur, GA** took that idea literally. Working with the MicroLife Institute, the city hosted workshops, design sessions, site visits, and a neighborhood "housing safari" where residents could walk through existing neighborhoods and see missing-middle housing forms in real life. The process helped residents visualize how duplexes, cottages, fourplexes, and ADUs can fit into the scale of an existing neighborhood and culminated in a community-designed concept for city-owned land. When later cost analysis showed the original five-home concept would require too much public subsidy per home, Decatur went back to residents to explore greater density. The model demonstrates that public engagement can educate residents while also improving the actual housing proposal.

4. Builder & Developer Feedback Loops

Local governments can unintentionally make housing more expensive through dozens of small, timely administrative decisions that appear harmless on their own. It may seem inconvenient, but in reality it is costly as projects have supplies and a labor force reserved or ready which costs money. A developer feedback loop gives the people navigating those

systems every day a structured way to identify recurring problems with permitting, zoning interpretations, impact fees, utility coordination, plan review, and inspections. This is not about letting developers write the rules. It is the local-government equivalent of asking customers where the checkout line keeps breaking. If five unrelated builders identify the same six-week delay or conflicting departmental requirement, leadership has useful information about where an administrative fix could save time and money without changing the underlying development standard.

- **Gilroy, CA** established a recurring Developer Roundtable that brings city staff, developers, residents, and other stakeholders together to discuss barriers affecting residential, commercial, and industrial development. A 2026 roundtable included the city's fee study, ADU permitting, code changes, AI-assisted plan review, and an open forum for developers to identify process improvements directly to city officials. The value is less about one dramatic reform than creating a standing feedback mechanism. Instead of waiting until a project collapses or a developer complains publicly, Gilroy has created a place where city staff can hear repeatedly where its own processes are adding unnecessary time or cost and determine whether those problems can be fixed.

5. Public Land Inventory

Before a local government says it does not have land for housing, it should know what land the public sector already owns. Cities, counties, school districts, housing authorities, transit agencies, and other public institutions often control vacant parcels, surface parking lots, obsolete facilities, and underused properties accumulated over decades. A public land inventory identifies those assets and evaluates which could support housing while maintaining necessary public services. This does not mean every public parcel should become housing. It means leaders should know what they own before spending millions acquiring something else. In simple terms: check the garage before going shopping for a new car.

- **New York City, NY** created a Land Inventory Fast Track, or LIFT, Task Force in 2026 to systematically review city-controlled land and identify sites capable of supporting housing. The Mayor directed the interagency task force to review the city's portfolio and develop strategies for accommodating housing on appropriate properties. The administration subsequently set a goal of identifying public sites capable of producing at least 25,000 homes over ten years and paired the inventory with a faster development pathway for qualified community developers. New York is obviously different from most communities, but the administrative lesson scales down easily: assign someone responsibility for finding the land, put a deadline on the work, and turn a spreadsheet of government property into an actual housing pipeline.

6. Permit Streamlining & Timeline Compression

Time is money in housing development. Every month a project sits in review, the developer may still be paying interest, carrying land costs, maintaining professional contracts, and absorbing construction-price changes without producing a single home. Local leaders can reduce those hidden costs by consolidating reviews, allowing departments to review plans concurrently instead of sequentially, establishing clear checklists, and measuring how long each stage takes. Streamlining does not mean eliminating safety or design standards. It means asking whether a project really needs to sit on three different desks for three separate months when those reviews could happen at the same time.

- **Austin, TX** made permitting speed a mayoral priority with city leadership treating development review time as a measurable performance problem rather than an unavoidable feature of government. Austin reorganized processes, added accountability, and pushed departments toward concurrent and more predictable review. The city's initial site-plan review timeline subsequently fell from roughly three months to about one month. The important lesson is not Austin's exact number; it is that the city started measuring a process developers had long described as unpredictable and then managed it like any other municipal service. If the local government can tell you how quickly an ambulance or firetruck responds, it can also know how long a housing plan sits in review.

7. Training Boards & Commissions

A city council may adopt a housing strategy, but planning commissions, zoning boards, boards of adjustment, and design review bodies often make the individual decisions that determine whether that strategy actually works. Regular training helps appointed officials understand how zoning rules, project economics, state housing laws, and individual development decisions fit into the larger housing market. The goal is not to tell boards how to vote. It is to make sure the people making critical land-use decisions understand the rules, the economics, and the impact of approving or denying housing one project at a time.

- **San Mateo County, CA** and its cities use the regional 21 Elements collaborative to provide recurring training specifically for local planning commissioners. Sessions bring commissioners from different jurisdictions together to learn about changing housing laws, zoning fundamentals, development issues, and other housing-related decisions they routinely face. A 2025 training was explicitly designed for both new and experienced commissioners to understand new housing laws and discuss current planning issues across the county. The model is simple but replicable: instead of expecting volunteer appointees to become housing experts on their own, participating communities

create a shared baseline before asking those officials to make major decisions affecting housing supply.

8. Mixed-Income Neighborhood Strategy

Housing affordability should not automatically mean separating households by income or concentrating subsidized housing in one part of town. A mixed-income neighborhood strategy intentionally creates multiple housing types and price points within the same broader community while pairing housing with infrastructure, schools, parks, businesses, and neighborhood amenities. The goal is not simply to place an affordable apartment next to an expensive one. It is to create neighborhoods where households at different stages of life and income can share access to the same community assets and where public investment in housing supports broader neighborhood stability.

- **Spartanburg, SC**'s Northside Development Group serves as a "community quarterback," bringing the city, housing authority, philanthropy, healthcare, education, residents, and private partners around one neighborhood strategy. The partnership has used those relationships to advance mixed-income housing alongside education, health, economic development, and community amenities. Northside Station alone combined philanthropic support with Low-Income Housing Tax Credits, federal HOME funds, housing vouchers, and traditional financing. The lesson for local leaders is simple: the city does not have to provide every dollar or run every program. It can help build the table, align partners, and create the conditions for each organization to bring its own resources to the work.

These types of reforms are sometimes associated with the broader "Yes in My Backyard," or YIMBY, movement, but they do not have to be approached as an all-or-nothing agenda. Local leaders can evaluate individual barriers and choose the changes that make sense for their community.

IV. LAYING THE FOUNDATION: MODERNIZING THE RULES



The foundation is the local rulebook that determines what can be built, where, and how difficult it is to get approved. These generally low or no cost policy changes ask a simple question: if your community says it wants more housing, does its own code actually allow it?

1. By-Right Housing Approvals

When a proposed housing development follows the rules a community has adopted, a developer should not have to repeatedly ask permission to follow those rules. By-right approval allows projects meeting objective zoning,

affordability, design, and safety standards to move through administrative review rather than a discretionary political process. This does not eliminate standards or public planning; the community sets those rules on the front end. What it removes is the additional uncertainty, time, and expense of requiring a compliant project to win another case-by-case approval before construction can begin.

- **Cambridge, MA** created its Affordable Housing Overlay to make qualifying affordable housing developments possible as-of-right when they meet city standards. Projects still go through design consultation and must satisfy applicable requirements, but they do not need the same discretionary zoning relief that previously made many sites difficult to develop. The policy has produced a real pipeline: Cambridge lists multiple AHO developments completed, under construction, or through the review process, including 106 permanently affordable homes completed in 2026. In "mayor math," Cambridge did not lower the bar. It decided what the bar should be and then stopped making qualifying affordable projects ask permission to clear it.

2. Zoning Text Amendments

A city does not have to throw out its entire zoning code to make meaningful housing changes. Targeted text amendments can fix specific barriers [definitions that exclude a housing type, outdated dimensional requirements, restrictive occupancy rules, or density standards that no longer match community goals] without launching a years-long rewrite of every zoning district. This can be particularly useful for smaller communities with limited planning staff. Think of it as editing the problematic paragraphs rather than rewriting the entire book. Local leaders can identify the rules causing the most friction and address them one at a time.

- **Alexandria, VA** demonstrates how targeted zoning amendments can be packaged into a broader housing strategy without completely replacing the city's zoning ordinance. In 2023, City Council adopted its Zoning for Housing initiative, making a series of focused changes intended to expand housing production and access. The package addressed residential zoning standards, bonus density, transit-oriented development, and other barriers while maintaining the larger zoning framework. Alexandria's example is useful because it shows local leaders that zoning reform does not have to begin with a politically overwhelming citywide rewrite. A community can identify specific rules that no longer match its housing needs, change those rules, measure the results, and keep moving.

3. Missing-Middle Housing Reform

Most communities have plenty of detached houses and larger apartment complexes but far fewer options in between. Missing-middle reform allows duplexes, triplexes, fourplexes, townhomes, cottage courts, and similar

neighborhood-scale housing in places where zoning previously allowed only one home per lot. The basic math is straightforward: if the same piece of land can hold three or four smaller homes instead of one large home, the land cost is spread across several households. That does not guarantee affordability, but it can create smaller and less expensive homeownership and rental choices without requiring high-rise development.

- **Portland, OR** provides one of the clearest examples of the policy translating into actual housing. Its Residential Infill Project expanded the types of homes allowed in neighborhoods traditionally dominated by detached houses. In the first year after implementation, Portland permitted 271 middle-housing units compared with 102 new detached houses in the affected zones, meaning nearly three-quarters of permitted units were middle housing. Fourplexes represented the largest share. Importantly, those 271 homes fit on just 81 lots. The "mayor math" is easy to see: Portland did not discover 190 additional parcels of land. It changed what could be built on the parcels it already had.

4. ADU Reform

Accessory dwelling units add a small second home to a property that already exists. They can provide a rental unit, space for an aging parent, a home for an adult child, or additional income that helps a homeowner remain in place. Yet many communities historically made ADUs difficult through owner-occupancy requirements, special hearings, parking mandates, or restrictive size standards. ADU reform removes those barriers while maintaining normal building and safety requirements. For a local leader, the appeal is that ADUs create housing one backyard, garage, basement, or side lot at a time without requiring the government to assemble land for a major development.

- **Seattle, WA** demonstrates what happens when those rules actually change. In 2019, Seattle expanded ADU allowances to permit two ADUs on a lot, increased allowable size and height, and removed owner-occupancy and off-street parking requirements. The city later added ADUniverse, including permitting guidance and pre-approved designs. ADU production rose substantially after the reforms, with Seattle reporting sustained high permitting levels in subsequent years. By 2024, ADUs had become a meaningful part of the city's small-scale housing production rather than an unusual exception. The lesson is that legalizing ADUs is only step one; removing the practical barriers that prevent homeowners from actually building them is what turns an ordinance into housing.

5. Minimum Lot Size Reform

Minimum lot-size rules determine how much land a household must purchase before it is allowed to build a home. When those minimums are unnecessarily large, the price of land becomes baked into the price of every

new house. Reducing minimum lot sizes allows builders to divide land into smaller home sites, making infill development and smaller homes financially possible. This does not require smaller lots everywhere; communities can target the reform to appropriate neighborhoods or development types. The underlying math is simple: if a $300,000 piece of land supports three homes instead of one, each household does not have to carry the full $300,000 land cost.

- **Houston, TX** provides one of the country's clearest long-term examples. Houston reduced minimum lot sizes in its urban core from 5,000 square feet to as little as 1,400 square feet for qualifying development and later expanded the framework. The reform helped create a major market for townhomes and small-lot housing that would not have been possible under the old lot requirements. Houston's experience is particularly useful because this is not a subsidy program; the city did not have to write a check for each new house. It changed the amount of land each home was required to consume, allowing the private market to produce more homes on land already served by an urban street and utility network.

6. Parking Minimum Reform

A parking space is not free just because the resident does not see it separately on the rent bill. Structured and surface parking consumes land, concrete, design work, and construction dollars that become part of the cost of a home. Parking reform allows developers to provide the amount of parking a project actually needs rather than requiring a fixed number regardless of location. This is particularly relevant near transit, employment centers, and walkable commercial areas. The goal is not to ban parking. It is to stop requiring the construction of parking spaces that residents may not need and don't want to pay to build.

- **Chicago, IL** expanded that approach through its Connected Communities Ordinance, adopted in 2022 as part of the city's transit-oriented development strategy. Chicago allows significant reductions in minimum off-street parking requirements for qualifying development near rail stations and high-frequency transit corridors, with some qualifying projects able to reduce required automobile parking by up to 100%. The ordinance also expanded the geography eligible for transit-oriented development incentives. Chicago's logic is practical. If the public has already spent millions or billions of dollars building transit, the zoning code should not automatically require every transit-adjacent housing project to also pay for dedicated car parking spaces.

7. Adaptive Reuse Ordinances

Communities across the country have office buildings, warehouses, schools, hotels, and shopping centers that no longer serve the purpose for which they

were built. Adaptive reuse rules create a predictable path for converting those structures into housing without forcing an existing building to comply with dimensional standards written for brand-new construction on an empty lot. The opportunity is attractive because the building, land, streets, and utilities already exist. Not every building can economically become housing, but local rules should not be the reason an otherwise feasible conversion dies before an architect can even test the idea.

- **Philadelphia, PA** has long paired flexible reuse with property-tax abatements to reduce the cost of rehabilitating existing buildings, including structures converted to residential use. Philadelphia's tax code provides abatements for qualifying residential rehabilitation and conversion projects, lowering the tax burden on the value created by improvements for a defined period. That framework has helped make reuse part of the city's normal development ecosystem rather than a rare exception. For a mayor looking at a half-empty downtown building, the logic is appealing… The community has already paid for the street, water line, sewer, and building shell. The question becomes whether the rules make it easier or harder to give that existing asset a second life as housing.

8. Modernizing Building Codes & Construction Regulations

Building and life-safety codes protect residents and should never be treated as optional, but communities can still examine whether local amendments, administrative interpretations, or adoption schedules unnecessarily add cost without producing a proportional safety benefit. A housing-friendly code review asks a basic question before adding a new requirement: What problem does this solve, and what will it add to the cost of a home? Communities can use cost-benefit analysis, code review committees, affordability impact statements, phased implementation, alternative-compliance pathways, and reviews of energy-code requirements to maintain high safety standards while understanding the cumulative cost of the rules being adopted.

- **Oklahoma City, OK** has taken a practical approach reviewing building regulations for their impact on housing costs while maintaining health and safety standards. The city adopted the International Existing Building Code to give multifamily renovations more flexibility and reduce barriers to preserving older housing, while still reviewing proposed code changes for potential affordability impacts informed by input from developers, homebuilders, architects, engineers, residents, and city staff. The approach is simple: keep the standards that protect people, but take a second look at requirements that may add unnecessary cost.

9. Residential-in-Commercial Zoning

Many communities already have land with roads, utilities, businesses, and

transportation access sitting underused because local zoning assumes a commercial corridor can only be commercial. Residential-in-commercial reform allows housing, or a mix of housing and commercial uses, on aging shopping centers, strip malls, office corridors, and similar properties. The city is essentially finding housing capacity without creating new land: the parcel already exists and much of the infrastructure is already there. This can also strengthen struggling commercial areas by adding residents who become customers for existing shops, restaurants, services, and transit.

- **Chapel Hill, NC** used this approach in its Blue Hill District, an area historically characterized by strip-commercial development and large surface parking areas. The town adopted a form-based code that made mixed residential and commercial development more predictable. By late 2020, 783 residential units had been completed and hundreds more were under construction or anticipated, while more than 120,000 square feet of commercial development had also been completed or entered the pipeline. Property valuation in the district rose from approximately $154 million in 2014 to $302 million in 2020. Chapel Hill did not choose housing instead of commerce; it used housing to help turn an aging commercial district into a stronger mixed-use neighborhood.

10. Digital Permitting

A development application should not move at the speed of a paper folder. Digital permitting systems allow applicants to submit plans, pay fees, respond to comments, track reviews, and schedule inspections without physically carrying documents between city departments. More importantly, they give management data about where applications are actually getting stuck. A digital system by itself will not fix a bad process; putting a slow process online simply creates a slow process with a screen. But when paired with workflow reform, it can make reviews more transparent, reduce lost time, and allow applicants and city staff to see the same information at the same time.

- **Santa Rosa, CA** uses its Accela Citizen Access platform to move planning, building, and engineering applications into an online environment. Applicants can submit many application types electronically, pay or review invoices, monitor pending activities, and access permit information without relying on an in-person paper process. The city's portal is available around the clock, while project-status tools allow applicants to follow activity as reviews move forward. The value for housing is administrative rather than ideological. A developer should not have to call three departments to find out which desk has the application. A well-designed digital system makes the status visible to both the applicant and the local government responsible for moving it.

11. Virtual Inspections

Not every construction inspection requires an inspector to spend an hour driving across town. Virtual inspections use live video for eligible, lower-risk work that can be clearly verified remotely, allowing inspectors to reserve field time for complex structural and life-safety reviews. This can shorten scheduling backlogs and help projects keep moving when the inspection itself may take only a few minutes. The important distinction is that virtual inspections do not replace professional judgment. Local building officials determine which inspection types qualify and can require an in-person visit whenever conditions cannot be safely or accurately verified by video.

- **Miami, FL** offers virtual building inspections for eligible permits using live video through Microsoft Teams or WhatsApp. Applicants request an inspection, city staff determine whether the work qualifies, and the inspector reviews the permitted work remotely in real time. Miami specifically excludes inspection types that require more intensive structural verification and allows inspectors to require an in-person visit whenever video is insufficient. The model demonstrates the practical use case that if an inspector can safely verify a routine item through a camera in ten minutes, the city can complete the review without spending another hour getting to and from the property, leaving more field capacity for the projects that truly require it.

12. Fee Review & Reform

Every permit fee, utility charge, sidewalk requirement, and development fee may make sense individually, but the developer pays the total bill. A local fee review looks at that cumulative cost and asks whether municipal charges are unintentionally making the exact housing a community wants more expensive or financially impossible. Reform does not have to mean eliminating fees across the board. Cities can reimburse, defer, reduce, or waive targeted fees when a development delivers a defined public benefit, such as long-term affordable units, while continuing to collect normal charges from projects that do not.

- **Charlotte, NC** created an Affordable Housing Development Fee Reimbursement Pilot to reduce those costs without simply eliminating development fees citywide. Charlotte budgeted $1.5 million for the pilot, which reimburses eligible land-development and infrastructure fees for qualifying developments incorporating affordable housing. The stated goal is both to support affordable developments and encourage market-rate projects to include affordable units. Keep the fee structure needed to operate local government, but create a way to prevent a city-imposed charge from becoming the final dollar that makes a priority housing development financially impossible.

13. Manufactured & Modular Housing Reform

Factory-built housing can reduce construction time, improve consistency,

and ensure the most frugal use of labor and materials, but local zoning and building rules sometimes treat the construction method as if it were a lesser form of housing. Manufactured and modular housing reform focuses on regulating homes based on safety, performance, and neighborhood fit rather than where their walls were assembled. Modular construction still must meet applicable building codes; however, major components are simply built in a controlled factory environment and assembled on site. For communities with limited construction labor or difficult infill lots, that creates another way to produce housing efficiently.

- **Minneapolis, MN** demonstrates how local land-use flexibility and modular construction can work together. The Minneapolis Public Housing Authority completed 84 deeply affordable two- and three-bedroom homes across 16 scattered sites, using four- and six-unit modular buildings designed to fit smaller neighborhood parcels. 84 units serve households at or below 30% AMI, and 17 are designated for families exiting homelessness. The project produced a net gain of 68 deeply affordable homes on sites already controlled largely by the housing authority. Instead of treating each small parcel as capable of supporting one replacement house, Minneapolis combined greater density with modular construction to get substantially more family housing from land it already had.

Taken together, these tools reflect a broader focus across the housing industry on the cumulative cost of zoning, permitting, fees, building codes, and other development requirements. For local leaders, the question is simply which barriers can be addressed locally without sacrificing the standards that protect a community.

V. FRAMING THE HOUSE: INVESTING IN HOUSING SOLUTIONS



Changing the rules can make housing possible, but sometimes the math still doesn't work without capital. This section looks at how strategic public investment can preserve existing housing, unlock stalled projects, or leverage additional private and outside dollars without asking local governments to pay for every home.

1. Local Housing Trust Funds & Capital Allocation

A local housing trust fund creates a dedicated pot of money to be used for housing production, rehabilitation, preservation, supportive housing, or homeownership according to community priorities. The value is predictability. Instead of starting from zero every time a development needs gap financing, local leaders have an established source of capital and a process for deploying it. A trust fund can also be paired with federal, state, philanthropic, and private dollars so the local contribution is only one layer of the financing

stack. The important question is not simply how much the city spends, but how much housing that local dollar helps unlock.

- **Milwaukee, WI** has operated a Housing Trust Fund since 2007, providing grants and loans for affordable housing construction, rehabilitation, accessibility improvements, and supportive housing. The city reports that approximately $7.9 million in trust-fund awards has leveraged more than $250 million from other sources and helped generate 1,264 housing units. More than half of project allocations have supported housing for people experiencing homelessness. Milwaukee demonstrates the leverage local leaders should look for as the city did not need $250 million sitting in its own account. A relatively small local pool helped projects assemble much larger financing packages from other sources and produce housing that otherwise would not have moved forward.

2. Housing Stability & Social Housing Funds

Some communities choose to invest in housing that will remain permanently outside or insulated from normal market speculation. These funds can acquire, create, or preserve properties with long-term public or nonprofit ownership and affordability requirements. The approach is different from providing a temporary subsidy to a privately owned apartment. In reality, the community is helping create an asset intended to remain affordable over generations. This is a larger financial commitment and will not fit every market, but it gives local leaders another option when rapid appreciation repeatedly erodes the affordability created by shorter-term programs.

- **Seattle, WA** has moved toward this model through the voter-created Seattle Social Housing Developer, which is intended to acquire, build, and operate mixed-income social housing that remains publicly owned and permanently affordable. The model uses cross-subsidy, with households at different income levels living in the same developments and rents structured around affordability rather than maximizing private return. Seattle's approach is still an emerging model rather than a decades-old success story, which is precisely why it is useful. Some communities are testing whether permanent public ownership can preserve affordability that traditional time-limited subsidies eventually lose. Local leaders should treat it as a pilot to watch.

3. Preservation & Rehabilitation Financing

Sometimes the most affordable home to create is the one a community already has. Older apartments and homes can disappear from the affordable housing stock when owners cannot afford major repairs, buildings fall into disrepair, or renovations lead to substantially higher rents. Local governments can use rehabilitation loans and grants to preserve viable existing housing before it is lost. Think of it as housing maintenance math. Preserving 50 affordable homes that already have walls, roads, utilities, and residents can

be significantly more efficient than allowing those homes to disappear and then trying to finance 50 replacements from the ground up.

- **Salt Lake City, UT** created a Naturally Occurring Affordable Housing Preservation Program to protect older rental properties that remain affordable without traditional housing subsidies. The city offers owners low-interest loans and grants of up to $75,000 per affordable unit for repairs and improvements in exchange for keeping rents affordable for at least 15 years. The financing gets better as affordability gets deeper: properties restricted to households at or below 30% AMI can receive 0% financing and grants of up to $5,000 per unit. The city helps pay to fix the affordable housing already there, and the owner agrees not to turn around and price those residents out.

4. Public-Private Capital Leverage

A city does not have to pay the entire cost of a housing solution to make it happen. Strategic public dollars can serve as the first piece of a financing stack, lowering risk enough to attract banks, CDFIs, employers, foundations, and other private investors. This is local-government leverage in its simplest form. Think using a limited amount of public money to make a much larger pool of outside capital willing to move. The strongest version is not "city pays for housing." It is "city money creates a platform that entices several additional dollars willing to join the deal."

- **Cleveland, OH** created the Cleveland Housing Investment Fund around exactly that idea. The city committed $18 million, KeyBank committed $20 million, and the fund is targeting up to $100 million in total capital managed with LISC to finance affordable, workforce, and mixed-income housing. Cleveland projects that the fund can help create 2,500 to 3,000 homes, and its financing commitments supported a 55-home lease-purchase development and a 52-unit senior community. The "mayor math" is understanding Cleveland did not ask taxpayers for the full $100 million. It used an $18 million public commitment to help build a vehicle capable of attracting substantially more private capital.

5. Revolving Housing Production Funds

A grant dollar gets spent once. A revolving loan dollar can come home and be spent again. These funds provide below-market construction, acquisition, or gap financing to developments that cannot make the normal private-capital stack work. When the development reaches permanent financing or otherwise repays the loan, the money returns to the local fund and can support another project. This makes revolving funds particularly useful for communities with limited public resources because the goal is not simply to subsidize today's development. It is to create a pool of capital that continues working over multiple development cycles.

- **Chattanooga, TN** created a $20 million Housing Production Fund through Invest Chattanooga to provide lower-cost capital for

mixed-income housing. The fund can finance up to 25% of a project's construction cost, replacing higher-cost private equity. Iin exchange, 30% of the homes must meet affordability requirements, with permanent affordability built into the model. When developments refinance after construction, Chattanooga's capital is repaid and can be invested again. The city estimates the original $20 million could help catalyze approximately $400 million in mixed-income development over 20 years. In plain English, Chattanooga is designing the same $20 million to help build housing more than once.

6. Housing-Enabling Infrastructure Investment

Sometimes the zoning works, the developer is ready, and the housing pencils… Until someone asks who is paying for the sewer line. Water, sewer, roads, stormwater improvements, sidewalks, and other public infrastructure can add millions of dollars before the first home is built. Local governments can identify projects where paying for infrastructure that will ultimately remain a public asset closes the final feasibility gap. The public investment then does double duty. The community gains infrastructure it owns, and the housing development is relieved of a cost that would otherwise be passed into rents, home prices, or stop the project entirely.

- **Salem, OR** approved $3 million from its voter-approved Safety and Livability Bond for street, water, sewer, and stormwater infrastructure needed to support 183 new affordable homes at Joseph Street and Aumsville Highway. The full off-site infrastructure package was estimated at approximately $5.5 million, meaning Salem's investment covered more than half of a major barrier while paying for improvements that remain in city ownership. Staff calculated the local investment at roughly $16,393 per affordable home. That is useful "mayor math." Salem's $3 million does not have to pay to construct 183 apartments. It pays for the public infrastructure problem that was standing between the site and those 183 apartments.

7. Land & Property Acquisition Funds

Housing strategy gets much more expensive once a community waits for someone else to buy the property first. Acquisition funds give cities, housing authorities, land banks, or mission-driven developers access to flexible capital that can move quickly when an important property becomes available. The target may be vacant land for future construction or an occupied apartment building at risk of losing affordability. The common idea is control. Once a public or mission-driven partner controls the property, the community has time to preserve affordability, determine future use, or assemble the financing necessary for development without competing against a speculative buyer on a two-week timeline.

- **Boston, MA** created the Boston Acquisition Fund as a public-private revolving fund that gives mission-driven developers fast, below-market

financing to purchase occupied multifamily buildings before speculative buyers can remove them from the affordable market. The fund has grown to approximately $45 million and, by 2026, had helped acquire 435 homes and stabilize housing for more than 1,000 households. It complements Boston's longer-running Acquisition Opportunity Program, which has preserved more than 1,400 affordable homes. The practical takeaway is speed. For example, if a nonprofit cannot compete with a cash buyer, an acquisition fund gives it the financing to get to the table before the affordable property is gone.

8. LIHTC Gap Financing & Local Match

The Low-Income Housing Tax Credit is one of the country's most important tools for building affordable rental housing, but winning tax credits does not automatically mean a development has enough money to be built. LIHTC projects are usually financed like a layer cake, including tax-credit equity, debt, state resources, local money, and sometimes land all stacked together. A city can make local projects stronger by intentionally timing its own gap financing to the state LIHTC process, giving developers the local commitment they need to compete for credits and close the remaining financing gap.

- **Madison, WI** has built its local Affordable Housing Fund around that relationship. The city runs an annual funding process specifically for developments that will use federal LIHTCs administered by the Wisconsin Housing and Economic Development Authority, providing local gap financing for costs the remaining capital stack cannot cover. In 2025, Madison approved nearly $14 million in local Affordable Housing Fund commitments supporting approximately 425 rental homes, more than 260 of them permanently affordable to lower-income households. Madison's lesson is not that a mayor needs to understand tax-credit accounting. The city simply positions its local dollar where it can unlock a much larger stack of state, federal, and private financing.

9. Middle-Income & Workforce Housing Financing

Traditional affordable housing programs do an important job serving lower-income households, but they often stop before reaching the teacher, firefighter, nurse, hospitality worker, or young professional who earns too much for subsidy and still cannot afford what the local market is producing. Workforce-housing financing creates a separate lane for that missing middle. A city can use loans, gap financing, tax-increment resources, or other targeted incentives to make housing serving moderate-income households financially possible. The goal is not to replace traditional affordable housing funding; it is to fill the gap between subsidized housing and full market-rate development.

- **Louisville, KY** created a revolving loan fund to provide gap and bridge financing for developers building workforce housing or including affordable units in market-rate projects. Louisville CARES targets

housing for households earning up to 80% of AMI and can also support land near employment centers for future workforce housing. As loans are repaid, those dollars can return to the fund and support additional projects, allowing the city to reuse its investment over time.

10. Commercial-to-Residential Conversion Incentives

Allowing an office building to become apartments solves the legal problem; it does not automatically solve the math problem. Office conversions can require major changes to plumbing, windows, mechanical systems, elevators, floorplates, and life-safety systems. A local government can bridge that feasibility gap through targeted property-tax abatements, fee relief, grants, or financing available only when a building actually converts to housing. This can turn obsolete commercial space into both a housing and economic-development opportunity, particularly in downtowns dealing with higher office vacancy and fewer workers supporting surrounding businesses.

- **Washington, DC** created its Housing in Downtown program to make those conversions financially workable through a 20-year property-tax abatement. By January 2026, the program had advanced 10 projects representing 2,563 homes, including 289 affordable homes. Geneva, the largest project in the program, is converting an office building into 532 homes, including 60 permanently affordable units. The District has projected that the broader incentive could support thousands of housing units. The "mayor math" is compelling as instead of watching an obsolete office building lose value, DC temporarily reduces the tax burden to help create residents who will live, shop, eat, and contribute to the downtown economy for years.

11. Predevelopment Loans & Grants

Housing can die long before anyone pours concrete. A nonprofit, faith institution, housing authority, or smaller developer may have a viable site but still need money for an appraisal, environmental review, survey, architecture, engineering, title work, legal expenses, or feasibility study before a bank will finance construction. Predevelopment assistance covers that risky early stage. These are relatively small dollars compared with total construction costs, but they can be the difference between a promising idea remaining on paper and becoming a project ready to compete for tax credits, loans, grants, or permanent financing.

- **Los Angeles, CA** uses its New Generation Fund to provide acquisition and predevelopment capital before long-term financing is available. The city committed $10 million to help leverage approximately $50 million in private lending capital, giving affordable housing developers access to flexible early-stage financing. The fund has loaned more than $68 million to 14 developments; completed financing transactions produced 784 affordable homes, while projects in the pipeline were expected to add another 488. The lesson is that the city does not need

to finance the entire apartment building. Sometimes its most useful dollar is the early dollar that gets a project far enough along for much larger sources of money to say yes.

VI. UTILITIES & INTERIOR: BUILDING THE PARTNERSHIPS THAT MAKE HOUSING WORK



City hall cannot solve housing alone, and employers, schools, churches, financial institutions, foundations, and other partners may already hold the land, capital, expertise, or capacity a community needs. The question is simple: who already has a piece of the solution, and what can the local government contribute to bring those pieces together?

1. Institutional & Cross-Jurisdictional Land Partnerships

Public agencies often own land for completely different reasons. A school district may have excess property, a transit authority may control surface parking, a county may own vacant parcels, and a housing authority may have development expertise. Local leaders can bring those entities together to identify where separately controlled assets can support a shared housing agenda. The advantage is obvious as publicly controlled land does not have to be purchased at full speculative market value before housing can begin. The challenge is coordination, which is exactly where a mayor or county executive's convening power can matter most.

- **Berkeley, CA** partnered with the Berkeley Unified School District to turn district-owned land into workforce housing. The school district contributed the property while the city committed $26.5 million in voter-approved affordable-housing funds toward a 110-unit development with preference for district employees. The partnership directly addresses workforce retention. A district survey found that two-thirds of employees lived outside Berkeley and more than half had considered leaving because of housing costs. The math is intuitive. The school district had land but was not a housing finance agency; the city had housing capital but did not own that site. Combining the two created something neither institution could have produced as easily on its own.

2. University & School District Housing Strategies

Educational institutions can create significant housing demand while also controlling substantial real estate. When teachers cannot afford the district where they work or students spill into an already constrained rental market, local leaders can treat schools and universities as housing partners rather than simply another source of demand. Institutions may contribute land, financing, or development capacity while the local government helps with

zoning, infrastructure, bonds, or other financing tools. The goal is to solve a workforce or student housing problem at its source while reducing competition for the broader community's housing supply.

- **San Diego, CA** provides an example through the redevelopment of school-district property. Former San Diego Unified School District maintenance and storage land was ground-leased for development, helping produce approximately 200 homes, 197 of them affordable, for families and seniors. Local housing entities supported the development with financing and multifamily housing revenue bonds. The project demonstrates how institutional land can become part of the local housing supply without requiring the school district to become a conventional apartment developer. The district contributed an asset it already controlled, then housing and development partners brought the specialized financing and expertise needed to turn that land into homes.

3. Community Foundation & Philanthropic Partnerships

Community foundations can do something city government often struggles to do by providing a neutral table where government, banks, businesses, philanthropists, and community organizations can invest alongside one another. They can also manage impact investments and other capital that does not fit neatly inside a municipal budget. Local leaders can use that infrastructure to create shared housing funds rather than asking every donor or corporation to finance an individual development. The result can turn philanthropy from a series of one-time grants into catalytic capital that attracts additional investment and, in some structures, eventually returns to be used again.

- **Jacksonville, FL** worked with the Community Foundation for Northeast Florida and other partners to develop the Jacksonville Affordable Housing Fund. The Mayor proposed a $10 million city investment as the first-loss piece of a planned $40 million public-private-philanthropic fund. The partners estimate that the full fund could help catalyze approximately $120 million in affordable rental development and 500 to 1,000 homes by helping projects close financing gaps and access additional tax-credit and private financing. The “mayor math” is exactly what makes the model interesting. $10 million from the city is designed to attract $30 million into the fund and ultimately help unlock roughly $120 million in housing development. Seems like a positive return on investment.

4. Employer-Assisted Housing

Employers have a housing problem when employees cannot afford to live near their jobs. Hospitals, universities, manufacturers, school systems, and other major employers can become direct partners through down-payment assistance, matching programs, rental support, land contributions, or

investments in workforce housing. Local government can make employer participation more attractive by matching private contributions or providing the administrative structure for a shared program. This turns housing from something employers complain about during recruitment into something they can help solve, while allowing the city to stretch its own housing dollars by requiring an employer to put money on the table, too.

- **Rochester, NY** operates an Employer Assisted Housing Initiative that matches participating employer contributions for employees buying homes in the city. Employers contribute at least $1,000, and combined city and employer assistance can range from $2,000 to $20,000 depending on the participating employer. Major partners include the University of Rochester, Rochester Institute of Technology, Rochester City School District, Highland Hospital, and other local employers. The University of Rochester increased its assistance to $20,000 in 2024. Rochester's model is particularly easy to replicate. Simply put, if an employer is willing to invest in helping a worker become a city homeowner, the local government makes that private dollar go further.

5. Faith-Based Land Partnerships

Churches and other faith institutions often own well-located property acquired decades ago when land was far less expensive. A congregation may have a large parking lot, excess acreage, or an aging facility that could support housing but no experience with zoning, development finance, architecture, or tax credits. Local governments can provide the missing technical assistance rather than asking the faith institution to become a real estate expert overnight. These partnerships can be particularly valuable because the institution already has land and community roots, two of the hardest things for a new housing development to acquire.

- **Atlanta, GA** launched a Faith-Based Development Initiative to help congregations turn underused property into affordable housing. The city provides zoning and market analysis, technical workshops, coaching, developer connections, and access to predevelopment resources. By late 2023, the initiative had provided technical assistance to more than 500 organizations, with 12 faith institutions moving forward with housing development efforts. Atlanta also created a $500,000 forgivable predevelopment loan fund offering up to $25,000 per project for surveys, appraisals, architectural work, and other early costs. The broader initiative targets at least 2,000 affordable homes on faith-connected land.

6. Financial Institution & CDFI Partnerships

Banks and Community Development Financial Institutions can provide forms of flexible capital that conventional municipal programs or traditional lenders may struggle to deliver. CDFIs are specifically designed to invest in communities and borrowers that may face barriers accessing normal capital

markets. Local leaders can bring these institutions into housing strategies to create specialized loan products, finance smaller developers, preserve existing apartments, and leverage public dollars with private investment. The partnership works best when each side does what it is good at. Local government sets the public goal, while experienced financial partners underwrite and deploy the capital.

- **Detroit, MI** partnered with LISC Detroit to create the Detroit Housing for the Future Fund, which uses private and philanthropic capital to finance affordable housing production and preservation alongside public investment. Its first completed project used a $2.55 million fund loan to transform an abandoned apartment building into 28 affordable homes. By August 2024, Detroit reported that the fund had closed 17 deals representing $37.5 million in investment and 582 affordable homes produced or preserved, with additional commitments in the pipeline. The model gives smaller and mission-driven developers access to flexible financing while allowing the city to use an experienced CDFI partner rather than building an entirely new lending institution inside city hall.

VII. CONCLUSION: BUILD THE HOME THAT FITS YOUR COMMUNITY

There is no model home for America's communities, and there is no model housing policy that will work in all of them. The right answer may be one tool from this framework or ten. It may cost nothing, require a council vote, or demand a significant investment. It may mean building something new, preserving something old, or simply repairing a process that no longer works.

What matters is matching the tool to the problem. Start with the questions closest to home: What housing is missing? Who is struggling to find it? What is standing in the way? Which barriers are within local control? And who already holds a piece of the solution?

Then act. Prepare the land. Lay the foundation. Make the right investments. Bring the right partners to the table. And build from there.

Local leaders do not need to solve the entire American housing crisis. They need to understand their piece of it and **start building.**

Disclaimer: *Artificial Intelligence was used as a tool for the following purposes: checking source validity, scanning for bias (including geographic and partisan spread of examples), trimming for length, and plagiarism on August 22, 2026 and for proofing, polishing, and cover page assistance on September 12, 2026.*

ADDENDUM I

WHAT'S NEXT? START HERE.

A successful housing strategy does not require adopting every option in this framework. It requires understanding what is actually driving the local housing challenge and choosing the interventions most likely to make a difference.

Start With the Problem, Not the Policy

Housing challenges that look similar on the surface can have very different causes. Rising prices may reflect a shortage of homes, but they can also reflect a mismatch between what is being built and what local households can afford. A stalled development may need zoning relief, or it may simply need sewer capacity. An affordable housing problem may call for new construction in one community and preservation of existing homes in another.

Local leaders should begin by asking:

- Do we need more housing overall? Is population or job growth outpacing housing production?
- Do we have housing, but not at prices our residents can afford? Which income levels or parts of the workforce are having the greatest difficulty?
- Are local rules or processes adding unnecessary cost or delay? Look at zoning, permitting, fees, parking requirements, inspections, and other development standards.
- Are we losing housing that is already affordable? Consider aging properties, rising rents, redevelopment pressure, and deferred maintenance.
- Is infrastructure the barrier? Would otherwise viable housing move forward if water, sewer, roads, or other infrastructure reached the site?
- Is there a financing gap? Is a viable project missing one piece of capital needed to move forward?
- Is there a capacity or partnership gap? Does the community need land, capital, development expertise, or another institution at the table?

Understand Local Control

Once the problem is clear, determine what role local government can realistically play.

Most barriers will fall into one of four categories:

1. We Control It: Local government has direct authority over the issue, such as zoning, permitting procedures, certain local fees, public land, or development review.

2. We Can Influence It: Local government does not control the entire outcome but can contribute something that makes action possible, such as infrastructure, incentives, financing, or coordination.
3. We Need a Partner: The solution depends on an outside institution. Employers, school districts, universities, faith institutions, financial institutions, foundations, housing authorities, and developers may hold land, capital, expertise, or capacity local government does not.
4. We Need State or Federal Action: Some barriers require statutory, regulatory, or funding changes outside local authority. Those issues may warrant advocacy, but they should be distinguished from actions that can begin locally.

Match the Need to the Toolkit

With the problem identified and the local role understood, communities can use the framework to determine where action makes the most sense.

- **THE LAND:** Start here when the community needs better data, stronger stakeholder alignment, public education, an inventory of existing assets, or improvements to internal processes.
- **THE FOUNDATION:** Look here when zoning, lot sizes, parking requirements, allowable housing types, permitting, fees, or other local regulations are limiting housing production.
- **FRAMING THE HOME:** Turn here when housing is allowed but financially difficult to produce or preserve. These options address infrastructure, financing gaps, preservation, acquisition, workforce housing, and strategic public investment.
- **UTILITIES & INTERIOR:** Use these strategies when progress depends on partners outside local government, including employers, schools, universities, faith institutions, foundations, banks, CDFIs, and other community organizations.

Addendum II

TALKING ABOUT HOUSING: MESSAGING FRAMEWORK

CORE MESSAGE

Housing is local. Solutions should be, too. Every community has a different housing market, workforce, development pattern, and vision for its future. The goal is not to prescribe one housing policy for every community. It is to give local leaders practical tools to address their own challenges.

The most effective local housing message begins with people, place, and purpose before moving to policy. Use this messaging framework as a starting point, then personalize it with local data, recognizable occupations, neighborhood examples, and community priorities. Housing policy can become technical quickly. Public conversations should not.

SIX MESSAGING PILLARS

1. HOUSING IS ABOUT PEOPLE

Start with the people affected by housing costs, not zoning terminology.

Say: We want the people who teach our children, care for our families, protect our neighborhoods, work in our businesses, and serve our community to have the opportunity to live here, too.

Make It Local: Replace generic examples with recognizable local occupations:

2. LOCAL ACTION. LOCAL CHOICE.

Housing challenges vary significantly from one community to another. Solutions should reflect those differences.

Say: There is no one-size-fits-all housing solution. Our job is to understand our local market, listen to our community, and choose the tools that make sense here.

Reinforce:

- Local flexibility
- Community input
- Neighborhood context
- Different tools for different markets
- Local priorities

Avoid Framing As: A choice between “doing nothing” and adopting a sweeping national or state policy agenda.

3. REMOVE BARRIERS BEFORE SPENDING TAXPAYER MONEY

Not every housing solution requires a new government program or major public expenditure.

Say: Before asking taxpayers to spend more, the local government should make sure its own processes are not unnecessarily adding time and cost to housing.

Examples:

- Faster permitting
- Concurrent reviews
- Clearer requirements
- Updated codes
- Digital processes
- Better coordination among departments

4. GOVERNMENT CANNOT DO IT ALONE

Housing is produced, financed, preserved, and maintained by an ecosystem.

Say: Local government has an important role, but we cannot solve housing alone. Employers, builders, lenders, nonprofits, philanthropy, housing authorities, and residents all have something to contribute.

Shift the Question: From, "What program will the government create?" to, "What can each partner bring to the table?"

5. BUILD + PRESERVE

A successful housing strategy can expand options without abandoning existing neighborhoods.

Say: We need to create more housing choices while protecting what already makes our neighborhoods strong.

Connect New Supply With:

- Rehabilitation
- Historic preservation
- Infill development
- Aging housing stock
- Home repair
- Homeownership stability
- Adaptive reuse

6. HOUSING IS ECONOMIC INFRASTRUCTURE

Housing is not separate from economic development. It determines whether communities can attract and retain workers.

Say: Businesses cannot grow if workers cannot afford to live within reach of their jobs. Housing is part of the infrastructure that supports a competitive local economy.

Connect Housing To:

- Workforce recruitment
- Employee retention
- Commute times
- Economic development
- Schools and public services
- Employer competitiveness
- Local tax base

BUILD YOUR LOCAL MESSAGE

A strong housing message can usually be built in five moves:

1. THE PERSON

Who is experiencing the problem?

"Teachers, firefighters, young families, and seniors are increasingly struggling to find options that fit their budgets."

2. THE LOCAL FACT

What does the data show?

"Our median home price has increased from $____ to $____ over the last ____ years."

3. THE CONSEQUENCE

Why should everyone care?

"When workers have to live farther from their jobs, employers struggle to hire, commutes get longer, and families have less opportunity to put down roots here."

4. THE LOCAL RESPONSE

What are you proposing?

"That is why we are looking first at practical steps within local control, including ______."

5. THE REASSURANCE

What are you *not* trying to do?

"This is not about fundamentally changing the character of our community. It is about making thoughtful choices that allow more people to participate in its future."

WORD CHOICE MATTERS

Lean Into	Use Carefully
Housing choice	Affordable housing
Attainable housing	Deregulation
Workforce housing	Mandate
Removing administrative barriers	Subsidy - *without defining it*
Practical, locally driven tools	Crisis language - *without local data*
Neighborhood preservation	Density
Infill	One-size-fits-all
Local flexibility	Sweeping reform
Partnership	Government solution
Housing options	Units

MESSAGES TO REMEMBER

- People before policy.
- Local solutions over one-size-fits-all approaches.
- Remove barriers before spending.
- Partner wherever possible.
- Build while preserving.
- Housing is local. Solutions should be, too.

Reference List

1. 21 Elements. "Planning Commissioner Training."
2. 21 Elements. "Regional Housing Collaboration."
3. America First Policy Institute. "Rebuilding the American Dream: Homeownership for All Americans."
4. American Enterprise Institute. "This Is How to Fix the Housing Crisis."
5. Bipartisan Policy Center. "Housing Case Studies From Four U.S. Cities."
6. Bipartisan Policy Center Action. "American Housing Act."
7. Boise State University. "City of Boise Housing Pilot Evaluation 2025."
8. Build Healthy Places Network. "Northside Development Group, Spartanburg, SC."
9. Cato Institute. "Questioning the Housing Crisis."
10. Center for American Progress. "Build, Baby, Build: A Plan to Lower Housing Costs for All."
11. Center for Economic and Policy Research. "Make Housing More Affordable."
12. Chicago Transit Authority. "Transit-Oriented Development."
13. City of Alexandria. "Zoning for Housing / Housing for All."
14. City of Atlanta. "Faith-Based Development Initiative."
15. City of Atlanta. "Faith-Based Predevelopment Fund."
16. City of Austin. "Watson Wire Archives / Permitting Reform Updates."
17. City of Berkeley. "Berkeley Unified School District Workforce Housing Project."
18. City of Berkeley. "BUSD Workforce Housing."
19. City of Boston. "Acquisition Fund Results / Ivory Prize."
20. City of Boston. "ADU Pilot / Research-Backed Program Design."
21. City of Boston. "Boston Acquisition Fund."
22. City of Cambridge. "52 New Street Affordable Housing Completion."
23. City of Cambridge. "Affordable Housing Overlay."
24. City of Charlotte. "ARPA Recovery Plan / Affordable Housing Development Fee Reimbursement Pilot."
25. City of Chattanooga. "Invest Chattanooga Housing Production Fund."
26. City of Chattanooga. "Invest Chattanooga Project Financing."
27. City of Chicago. "Parking / TOD Standards."
28. City of Cleveland. "Cleveland Housing Investment Fund."
29. City of Cleveland. "First Housing Investment Fund Investments."
30. City of Detroit. "Detroit Housing for the Future Fund / First Completed Project."
31. City of Gilroy. "Developer Roundtable."
32. City of Houston. "Development Regulations."
33. City of Huntsville. "City Supports Affordable Senior Housing with HOME Funds Commitment."
34. City of Madison. "Affordable Housing Fund Awards."
35. City of Madison. "Affordable Rental Housing / LIHTC Funding Opportunity."
36. City of Miami. "Virtual Building Inspections."
37. City of Milwaukee. "Housing / Recovery Investment."
38. City of Milwaukee. "Housing Trust Fund."
39. City of Minneapolis and Minneapolis Public Housing Authority. "ARP Modular Housing Proposal."
40. City of New York. "Block by Block: A Public Land Strategy."
41. City of Philadelphia. "Property Tax Abatement."
42. City of Portland. "Moderate-Income Revolving Loan Program, Ordinance 192200."
43. City of Portland. "Residential Infill Project."
44. City of Portland. "Residential Infill Results."

45. City of Rochester. "Employer Assisted Housing Initiative."
46. City of Rochester. "State of the City / Housing Programs."
47. City of Salem. "Joseph Street/Aumsville Highway Infrastructure Investment."
48. City of San Diego and San Diego Housing Commission. "COMM22."
49. City of Santa Rosa. "Citizen Access Permitting System."
50. City of Santa Rosa. "Planning Application Portal."
51. City of Seattle. "ADU Annual Report."
52. City of Seattle. "Encouraging Backyard Cottages / ADU Reform."
53. Community Foundation for Northeast Florida. "Fund Overview."
54. Community Foundation for Northeast Florida. "Jacksonville Affordable Housing Fund."
55. Congressional Research Service. "Additional Workforce Housing Research."
56. Congressional Research Service. "High Home Prices: Contributing Factors and Policy Considerations."
57. Congressional Research Service. "Housing Supply."
58. Congressional Research Service. "Housing Supply and Affordability."
59. Congressional Research Service. "Workforce Housing."
60. District of Columbia. "Geneva Office-to-Residential Conversion."
61. District of Columbia. "Housing in Downtown Program."
62. Fannie Mae. "The U.S. Housing Shortage from a Local Perspective."
63. Freddie Mac. "Housing Supply: Still Undersupplied by Millions of Units."
64. Grounded Solutions Network. "Innovative Local Solutions Can Ease America's Housing Crisis."
65. Harvard Business Review. "The Market Alone Can't Fix the U.S. Housing Crisis."
66. Housing Solutions Coalition. "Housing Solutions Coalition."
67. Internal Revenue Service. "Instructions for Form 8609."
68. Internal Revenue Service. "Low Income Housing Tax Credit Guidance."
69. Local Housing Solutions. "Affordable Manufactured and Modular Housing Strategies."
70. Local Housing Solutions. "Housing Policy Case Studies."
71. Local Housing Solutions. "Local Policies That Support Missing Middle Housing and ADUs."
72. Local Housing Solutions. "Spurring Housing Development With Form Based Codes in Chapel Hill, North Carolina."
73. Los Angeles Housing Department. "New Generation Fund."
74. Louisville Metro Government. "Louisville CARES."
75. Louisville Metro Government. "Louisville CARES Issues Funds for Affordable Housing Units."
76. Metropolitan Government of Nashville and Davidson County. "Affordable Housing Task Force Report."
77. Metropolitan Government of Nashville and Davidson County. "Mayor Launches Affordable Housing Task Force."
78. Metropolitan Government of Nashville and Davidson County. "State of Metro / Implementation Update."
79. MicroLife Institute. "Decatur Community Engagement."
80. MicroLife Institute. "Decatur Missing Middle Housing."
81. Minneapolis Public Housing Authority. "Modular Housing / Scattered Site Data."
82. National Apartment Association. "Policy Issues."
83. National Apartment Association. "YIMBY – Identifying Regulatory Barriers to Housing Supply Act."
84. National Association of Home Builders. "NAHB's Blueprint to Address the Housing Affordability Crisis."

85. National Housing Conference. "Two Issues Define America's New Housing Crisis."
86. National Housing Crisis Task Force. "Local Housing Case Studies."
87. National Low Income Housing Coalition. "The Gap: A Shortage of Affordable Homes, 2025."
88. National Low Income Housing Coalition. "The Problem."
89. Northside Development Group. "Mixed Income Housing."
90. Oklahoma City. "Adopted Building Safety Codes."
91. Oklahoma City. "2023–24 CAPER, Including Regulatory Barriers to Affordable Housing."
92. Oklahoma City. "Code Update Phase 1: Diagnosis."
93. The Pew Charitable Trusts. "Preapproved Building Plans Help Cities Improve Housing Affordability."
94. Polk County Housing Trust Fund. "Regional Affordable Housing Dashboard."
95. Realtor.com. "Lessons from the Post-WWII Housing Shortage."
96. Salt Lake City. "Naturally Occurring Affordable Housing Preservation Program."
97. Salt Lake City. "NOAH Program Financing and FAQs."
98. Seattle City Council. "Seattle City Council Approves Legislation to Begin Funding Voter-Approved Social Housing."
99. SXSW. "Housing Discussion."
100. U.S. Department of Housing and Urban Development. "Accessory Dwelling Unit Appraisal and Policy Guidance."
101. U.S. Department of Housing and Urban Development. "Accessory Dwelling Units."
102. U.S. Department of Housing and Urban Development. "Affordable Housing and Cost Burden Glossary."
103. Department of Housing and Urban Development. "Affordable Housing Development Guidelines."
104. U.S. Department of Housing and Urban Development. "Assessment of Small Area Median Family Income Estimates."
105. U.S. Department of Housing and Urban Development. "Housing Design and Cost Strategies."
106. U.S. Department of Housing and Urban Development. "Houston Small Lot Research."
107. U.S. Department of Housing and Urban Development. "Low Income Housing Tax Credit Database and Program Overview."
108. U.S. Department of Housing and Urban Development. "Missing Middle Housing."
109. U.S. Department of Housing and Urban Development. "Missing Middle Housing Case Study."
110. U.S. Department of Housing and Urban Development. "Public Housing and Utility Information."
111. U.S. Department of Housing and Urban Development. "Regulatory Barriers Clearinghouse: Browse Regulatory Solutions."
112. Urban Institute. "How Zoning Fits into a National Housing Affordability Strategy."
113. Urban Land Institute. "Attainable Housing."

###